

High Deductible Health Plan For Newly Eligible Employees Fact Sheet



- The General Assembly recently passed legislation to create a new eligibility category for non-permanent full-time employees to comply with the Affordable Care Act (ACA). This directs the State Health Plan to offer a health benefit for these “newly eligible” employees that is not greater than “bronze-level” as defined under the ACA.
- As a result, the State Health Plan will be offering these “newly eligible” employees a High Deductible Health Plan (HDHP), which meets the bronze-level requirement.
- The legislation makes employing units responsible for determining the full-time status of employees in accordance with Section 4980H of the Internal Revenue Code for the purposes of eligibility for this plan. As such, the State Health Plan will not be able to advise employing units regarding an employee’s eligibility.
- The HDHP will be administered by [MedCost](#) and use the [MedCost PPO Network](#) of providers.
- HBRs will have a new Enrollment and Billing portal (provided by COBRAGuard) to manage eligibility and access group premium bills for this population.
- Employees who enroll in this plan will receive a monthly premium bill from COBRAGuard, the Plan’s billing administrator. Members who do not pay their monthly premium bill in a timely manner will be terminated. After the arrears termination is processed, any applicable group premium will be credited back to the employing unit.
- Open Enrollment (OE) for this population will be flexible for groups that require additional time to determine who is eligible for this benefit. Final dates will be coming soon.
- The State Health Plan will be producing an enrollment guide, a benefit booklet and other materials for employees eligible for this plan. HBRs will be responsible for distributing the enrollment guide (electronic version only) to eligible employees. As these materials become available we will send out an HBR Alert to notify HBRs.
- Several HBR trainings have been scheduled for the week of Sept. 15. Click [here](#) to view the schedule.
- Additional information for HBRs is located on the Plan’s [website](#).

HDHP Rates and Benefit Summary

Coverage Type	Employer Share (Employing Unit)	Employee Monthly Premium	Dependent Monthly Premium	Total Monthly Employee Premium
Employee-only	\$117.62	\$92.38	N/A	\$92.38
Employee + Child(ren)	\$117.62	\$92.38	\$169.78	\$262.16
Employee + Spouse	\$117.62	\$92.38	\$376.56	\$468.94
Employee + Family	\$117.62	\$92.38	\$470.56	\$562.94

Benefit Design	Individual Coverage	Family Coverage
Medical Benefits		
Individual Deductible	\$5,000	\$10,000
Out-of-Pocket Maximum	\$6,450	\$12,900
Coinsurance	Covered at 50%	
Non-network benefits will be paid at 40%.The non-network deductible and out-of-pocket maximum will be 2 times the in-network amounts.		
Pharmacy Benefits		
ACA Preventive Pharmacy	Covered at 100%	
The pharmacy benefit will be managed by Express Scripts and use its National Preferred Formulary (drug list) and include its broad retail pharmacy network.		